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## GAP COVERAGE HIGHLIGHTS

### GAP COVERAGE

Buying a car opens doors to new experiences and unforgettable memories, but it also opens doors to potential unexpected expenses. Our Guaranteed Asset Protection (GAP) coverage protects you from paying large out-of-pocket expenses for the “gap” between your insurance settlement and the balance of your loan in case your vehicle is total loss.

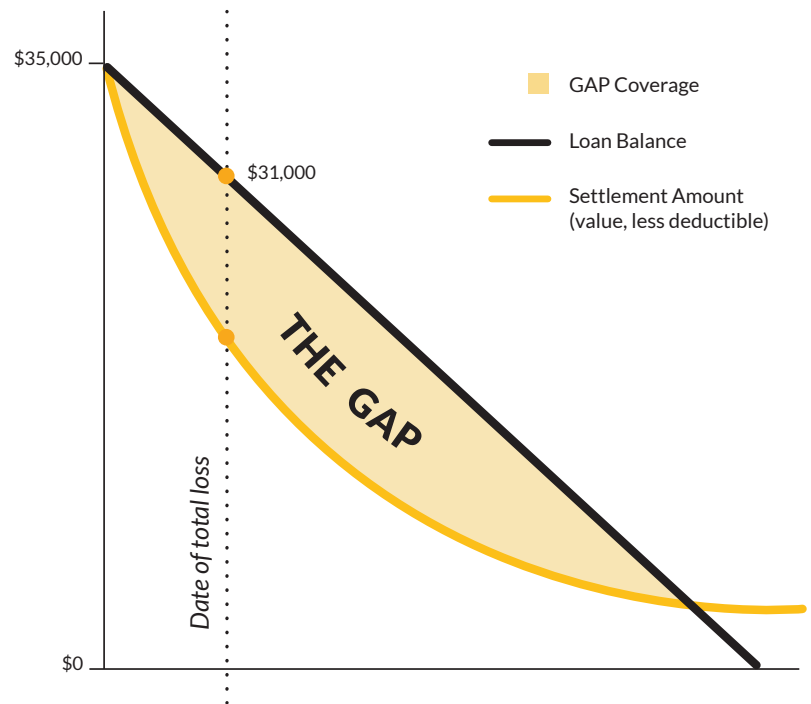
### BENEFITS

- Covers up to \$50,000 of the gap between your insurance settlement and your loan or lease balance
- Covers up to \$1,000 of your insurance deductible
- Covers loan up to 125%\* (or 150%\* based on your contract) of your vehicle's value, which leaves room to include other investments to protect your vehicle
- Protects your investment for an extensive period of time during your loan. \*Please refer to your GAP Contract for coverage term.

HWG GAP Protection must be purchased at the time of vehicle purchase. This one-time fee can be included in the financing of your new or used car, truck, or SUV.

### HOW GAP WORKS

Let's put it into perspective: You owe \$14,000 on the loan or lease of your vehicle. Your insurance settlement value is \$12,000, and your deductible is \$1,000. After your deductible, you receive \$11,000 from the insurance company. This leaves you with a gap of \$3,000 still owed on a vehicle you can no longer drive.



\*Loan to value may vary by place; see your HWG dealer for specific terms.

\*\*GAP Coverage may vary by state or lender and may be reduced subject to terms, conditions, exclusions, and state-specific language; see your HWG dealer for the actual contract.

